**DIVYA KUMARI**

**Mobile:** 8210244544

**E-Mail id:** [divyagupta3110@gmail.com](mailto:divyagupta3110@gmail.com)

**Correspondence Address**: Flat# G2 Plot # 70 Gyankhand 1,Indirapuram,Ghaziabad 201010

**CAREER OBJECTIVES:**

Seeking a challenging and prospective career that helps contribute to the organisational objective which will also provide me an opportunity to improve various competencies and skills as an individual related with customer service, finance.

**SKILL SETS**

* Thorough knowledge of Accounting
* Strong analytical, problem solving, organizational ability
* Good in written and communication skills
* Ability to deal with people diplomatically
* Willingness to learn

**PROFILE:**

KYC- Core Team Member with over 1.7 years of successful experience in positions of increasing duties. Role Model and Top performer with the track record of consistently meeting and exceeding goals and customer expectations. Skilled at Due Diligence on banking products and recommending best options that meet their short term and long term needs.

**PROFESSIONAL EXPERIENCE:**

***JP Morgan Chase & Co – ( Randstad Payroll) From Feb 2018 to Sept 2019***

* **Designation:** Core Team Member of the project **- Assets and Wealth Management**

**Region working: EMEA& North America**

**Key Responsibility:**

* Conduct periodic review for High Net Worth individuals/ Personal Investment company / Foundation / Trust based on Risk Rating (High, Medium or Low).
* To perform end to end operational activities through Periodic Review process.
* Identify and verify the documents provided by the client.
* Gathering and drafting the information and client data through both internal and external sources.
* Understand and implement the KYC periodic review requirements and regulatory standards to be followed.
* Corroborating source of wealth for High Net Worth clients through publicly available data.
* Communicating and escalating any suspicious issues to the higher level management when required.
* Handling and maintaining the confidential client information
* Monitoring client monitory transaction and preparing report.
* Proficiency in Data Remediation of JPMS project.
* Identifying the accurate and updated documents to provide true outcome.
* Validating contact Power and Manner of Signing in the governing documents.
* Implementing best practices to improve operational efficiencies by adhering to procedures to ensure clients good experience.
* Part of Applications merging, adding, modifying parties in the accounts and assigning powers & roles in application.
* Verification of Governing documents of UHNW Clients for their authorities.
* Part of Data Remediation team, working for large client authorities to confirm by reviewing the Governing Documents and PB Legal team’s approvals.
* Part of combine and merger process of ECI’s
* Information to validate customers in compliant with KYC requirements.
* Improved and implemented customer risk rating criteria with KYC management and procedure for both consumer and corporate customer.
* Identifying accurate and updated governing documents to provide the accurate outcome

**OTHER QUALIFICATION :** Diploma in Office Automation and Publishing

**TECHNICAL SKILLS :** MS-Office 2007/2010, Tally ERP 9.0

**EDUCATIONAL QULIFICATION:**

|  |  |  |  |
| --- | --- | --- | --- |
| **School/College** | **Board/University** | **Year** | **%age** |
| M.Com | Ranchi University | 2016 | 71.0 |
| B.Com (Account Hons.) | Ranchi University | 2014 | 77.8 |
| HSC | JAC | 2011 | 53.4 |
| SSC | JAC | 2009 | 74.4 |
|  |  |  |  |

**EXTRACURRICULAR ACTIVITES:**

* Participated in Inter-school dance competition
* Active member of dance and sport’s committee

**PERSONAL DETAIL**

**PERSONAL INFORMATION**

**Father’s Name :** Mr. Yamuna Prasad **Date of Birth :** 30-03-1994 **Nationality :** Indian **Sex :** Female **Marital Status :** Married **Language Known :** English and Hindi **Hobbies :** Listening to music, dancing

**DECLARATION:**

I hereby declare that all the above information provided is true to the best of my knowledge & belief.

Date:

Place:

**(DIVYA KUMARI)**